

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

Jayne Miller  
Vincent R. Miller Jr

Debtor(s)

Federal Home Loan Mortgage Corporation, as  
Trustee for the benefit of the Freddie Mac  
Seasoned Loans Structured Transaction Trust,  
Series 2020-1

Moving Party

vs.

Jayne Miller  
Vincent R. Miller Jr

Debtor(s)

Scott F. Waterman

Trustee

CHAPTER 13

NO. 23-11711 AMC

11 U.S.C. Section 362

**CONSENT ORDER ON MOTION FOR RELIEF FROM STAY**

1. The above-styled Motion having been scheduled for a hearing before the Court on June 26, 2024 upon Notice of Motion to each of the above-captioned parties in interest, and it appearing to the Court that the parties consent hereto:
2. FURTHER IT IS HEREBY ORDERED that the Motion for Relief from Stay is denied, as the parties herein agree that the interest of Movant is adequately protected by payment and performance as more particularly set forth hereinafter.
3. FURTHER ORDERED that as of June 7, 2024, the post-petition arrearage is as follows, pursuant to the terms of the Note, as set forth in the chart below:

Number of Missed Payments	From	To	Monthly Missed Principal and Interest	Monthly Missed Escrow (if applicable)	Monthly Payment Amount	Total of Monthly Payments Missed
6	January 2024	June 2024	\$867.85	\$425.76	\$1,293.61	\$7,761.66
Less post-petition partial payments (suspense balance)					(\$1.78)	

**Total: \$7,759.88**

4. This arrearage shall be paid as follows:
  - a. Within fourteen (14) days of the filing of this Stipulation, Debtor is ordered to amend their Chapter 13 Bankruptcy plan to include the total post-petition arrearage totaling a sum **\$7,759.88**.
5. Regular payments in the amount of **\$1,293.51** to be paid on or before **July 1, 2024** and any additional amount as required or allowed by the Note and Security Instrument. Payments should be sent to: Select Portfolio Servicing, Inc. Attn: Remittance Processing P.O. Box 65450 Salt Lake City, UT 84165-0450.
6. FURTHER ORDERED that should Debtor(s) default in payment of any sum specified herein, or in any regular monthly mortgage payments which come due according to Movant's Loan Documents, for the life of the bankruptcy then upon notice of default sent by first class mail to Debtor(s), attorney for Debtor(s) and the Trustee, and failure of Debtor(s) to cure such default within **fifteen (15)** days from the date of receipt of such notice, Movant may file a motion and affidavit of default, with service upon Debtor(s), attorney for Debtor(s) and the Trustee, and the Court may enter an Order releasing Movant from the automatic stay, without further notice or hearing.

7. FURTHER ORDERED that in the event relief from the automatic stay is later granted, the Trustee shall cease funding any balance of Movant's claim, and the provisions of Fed. R. Bank. P. 4001(a)(3) may be waived.
8. FURTHER ORDERED that upon completion of any foreclosure sale, any funds in excess of the amount due to Movant and to any subordinate lienholder(s) properly entitled to receive proceeds under applicable State Law that would otherwise be payable to the Debtor(s), shall be paid to the Trustee by the entity receiving the funds from the foreclosure sale for the benefit of the Estate while the Debtor(s) remains in bankruptcy.

Dated this 11<sup>th</sup> day of June , 2024

/s/ Denise Carlon, Esquire  
Attorney for Movant

  
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Paul H. Young, Esq.  
Attorney for Debtor(s)

/s/ Ann E. Swartz, Esquire for  
Scott F. Waterman, Esquire  
Chapter 13 Trustee

Approved by the Court this \_\_\_\_ day of \_\_\_\_\_, 2024. However, the court retains discretion regarding entry of any further order.

\_\_\_\_\_  
Bankruptcy Judge  
Ashely M. Chan